

FIG. 1

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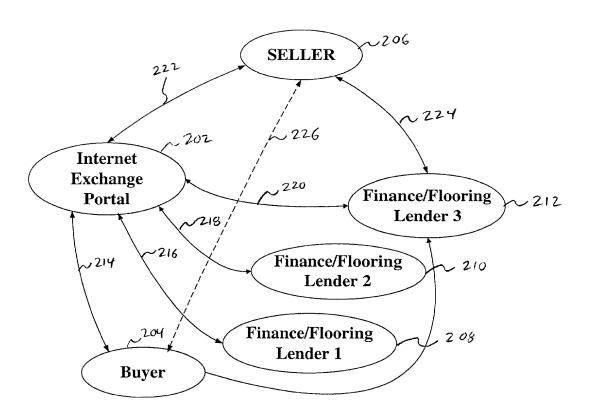


FIG. 2

Start Internet Exchange Portal Financing Routine

Buyer, seller, and lenders register with internet exchange portal	302
Request a financing application form from each lender	304
Generate a single generic financing application which includes a consolidated list of financial questions	306
Transmit generic financing application to buyer	308
Buyer completes and returns a completed generic application to portal	310
Portal populates fields within each lender's financing application form using data provided by the buyer in the completed generic application	312
Portal transmits completed financing applications to each lender	314
Lenders evaluate buyer's financing application and either accept buyer's requested flooring amount, propose a different flooring amount, or reject the application	316
Portal receives, processes, and transmits each lender's flooring decision and loan terms to buyer and seller	318
Buyer wins auction for goods hosted by the portal and selects flooring lender	320
Lender transmits flooring funds to seller	322
Seller awards auctioned goods to buyer according to lender's flooring terms	324

End

Fig. 3